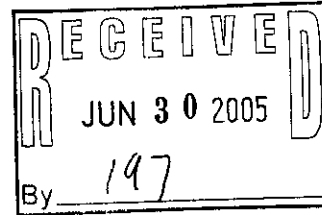


# WELCH STATE BANK

MIAMI BRANCH  
Member FDIC

P O Box 1620  
Miami, OK 74355



PH 918-542-2000  
FAX 918-542-2032

June 29, 2005

Mr. Robert E. Feldman  
Executive Secretary  
Attention: Comments/Legal ESS  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> Street, NW  
Washington, DC 20429

Re: Interagency Proposal on the Classification of Commercial Credit Exposures

Greetings:

I am writing regarding the above referenced Proposal on the Classification of Commercial Credit Exposures. After reviewing this proposal I would urge you to not make this change.

The system we are using now I believe works very well and I do not see how this new proposal will bring any benefit.

If new changes are made every time someone has a new idea, we will also be writing letters and trying to turn back needless new regulations. The system we have is not broke, so please leave it alone.

Community bankers have more on their plate than they need in dealing with regulatory overkill. Please use some common sense and leave this alone. The consequences of this proposal will not be a good thing for the banks and has no real benefit for the regulators in my opinion.

Thank you for your consideration and for allowing me to submit my comments.

Sincerely

A handwritten signature in cursive script that reads "Charles L. Stoner".

Charles L. Stoner  
Chairman of the Board